

**Fifteen point programme for minority community**

2968. SHRIMATI BRINDA KARAT: Will the Minister of MINORITY AFFAIRS be pleased to state:

(a) whether the directions have been given in the fifteen point programme that 15 per cent of priority sector loan be given to minority community;

(b) when was such instruction given; and

(c) the status thereof?

THE MINISTER OF MINORITY AFFAIRS (SHRI A.R. ANTULAY):  
(a) to (c) Paragraph 9(b) of the Prime Minister's New 15 Point Programme for the Welfare of Minorities reads as under:

"Bank credit is essential for creation and sustenance of self-employment initiatives. A target of 40% of net bank credit for priority sector lending has been fixed for domestic banks. The priority sector includes, *inter-alia*, agricultural loans, loans to small-scale industries and small business, loans to retail trade, professional and self-employed persons, education loans, housing loans and micro-credit. It will be ensured that an appropriate percentage of the priority sector lending in all categories is targeted for the minority communities."

*Vide* letter dated 23.2.2007, the Reserve Bank of India was requested to include "minority communities" under priority sector lending in RBI's Master Circular on Lending to Priority Sector dated 3.7.2006. RBI, *vide* its letter dated 24.4.2007, has intimated that they propose to include the following at item No. (iii) under paragraph No. 2.2 of their Master Circular on Lending to Priority Sector as follows:

"(iii) loans granted to specified minority communities under

(a) to (i) above will be reported separately".

Further, instructions have been given to public sector banks to increase the flow of credit to the minority communities. Public Sector Banks have been advised to open more branches in the 103 districts where the proportion of the minority population to the total population is at least 25 per cent. The flow of credit to minorities in these districts will be specially monitored. Besides, public sector banks have been advised to include

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enhanced lending to minority communities in the annual District Credit Plan formulated for each of these 103 districts. The instruction relating to special monitoring of credit flow to minorities in these 103 districts is contained in the letter of Government of India to the RBI dated 18.4.2007. This instruction as well as other instruction referred to above were reiterated at the meeting of the CMDs of public sector banks on 19.4.2007.

### **Wind energy potential in Kerala**

2969. PROF. P.J. KURIEN: Will the Minister of NEW AND RENEWABLE ENERGY be pleased to state:

- (a) the total wind energy potential in Kerala,
- (b) the details of which has already been tapped;
- (c) the wind energy projects under construction and implementation in Keraia; and
- (d) the action taken by Government to tap the entire wind energy potential of the State?

THE MINISTER OF STATE OF THE MINISTRY OF NEW AND RENEWABLE ENERGY (SHRI VILAS MUTTEMWAR): (a) Agross wind power potential of 875 MW has been estimated in the State of Keraia based on the locations having wind power density of 200 Watts per square metre or more and assuming land availability of one per cent of potential areas for wind farm projects.

(b) Ademonstration wind power project of 2 MW was installed at Kanjikode in Palakkad district in the State.

(c) Presently, no wind power projects are under construction in Kerala.

(d) The Union Government promotes setting up of wind power projects in the country including in the State of Kerala through fiscal incentives such as concessional import duty for wind electricity generator subsystems, excise duty exemption, ten years tax holiday on power projects, benefit of accelerated depreciation, besides loan from Indian Renewable Energy Development Agency (IREDA). Wind resource assessment studies are supported in various States for identifying new areas for deployment of